

Fill in this information to identify the case:

Debtor 1 Raymond A. Claypoole
Debtor 2 Michelle D. Claypoole
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Pennsylvania
(State)
Case number 16-22588-JAD

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Statement / Response Date: 09/16/2021

Name of creditor: Federal Home Loan Mortgage Corporation, as
Trustee for the benefit of the Freddie Mac Seasoned
Loans Structured Transaction Trust, Series 2021-1
c/o Specialized Loan Servicing, LLC
Court claim no. (if known): 6-1
Last 4 digits of any number you use to identify the debtor's account: 4052
Property address: 114 School Street
Number Street
Bruin, Pennsylvania 16022
City State ZIP Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment

Check one

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09/01/2021
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: _____

Debtor 1 Raymond A. Claypoole Case number (if known) 16-22588-JAD
First Name Middle Name Last Name

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Mukta Suri Date 09/24/2021
 Signature

Print Mukta Suri Title Authorized Agent for Specialized
First Name Middle Name Last Name Loan Servicing LLC

Company Bonial & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 9013
 Number Street
 Addison, Texas 75001
 City State ZIP Code

Contact phone (972) 643-6600 Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before September 24, 2021 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Raymond A. Claypoole
PO Box 484
Bruin, PA 16022

Debtor *Via U.S. Mail*

Michelle D. Claypoole
PO Box 484
Bruin, PA 16022

Debtors' Attorney

Michael S. Lazaroff
Law Office of Michael S. Lazaroff
277 West Main St.
PO Box 216
Saxonburg, PA 16056

Chapter 13 Trustee

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, Pennsylvania 15219

Respectfully Submitted,

/s/ Mukta Suri